

Serial No.: 10/659,123
Docket No.: 49335.2300

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for a client to authorize an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:
 - prompting the client to enter authentication credentials to access an online interface to a financial provider network;
 - a) providing allowing the client to access the online web interface when the authentication credentials are verified to a financial services provider network, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;
 - b) ~~allowing secure access to the online web interface;~~
 - e) ~~providing set-up and authorization information;~~
 - d) ~~accepting set-up and authorization information and criteria; and~~
storing the ACH transaction parameters in a database; and
 - e) ~~executing an authorized ACH transaction based on the set-up and authorization information~~ ACH transaction parameters, wherein the authorized ACH transaction debits a first account and credits a second account.

2. (currently amended) The method of claim 1, further comprising the steps of ~~of~~:
 - f) ~~modifying the ACH transaction parameters to create modified ACH transaction parameters set-up and authorization information and criteria;~~
 - g) ~~accepting storing the modified ACH transaction parameters in a database client set-up and authorization information and criteria; and~~
 - h) ~~providing notice of the an~~ executed ACH transaction.

3. (currently amended) The method of claim 2, further comprising the step of providing access to the ACH transaction parameters inputted set-up and authorization information and criteria and ACH transactions history.

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Claim 4 (canceled)

5. (currently amended) The method of claim 1 4, wherein the ACH transaction is an ACH-in transaction that electronically transfers client funds from a client account at a third party financial institution to a at least one client account at the a financial service provider.

6. (currently amended) The method of claim 2, wherein the ~~inputted set up and authorization information and criteria comprises~~ ACH transaction parameters comprise:

a routing number numbers for a client third party financial institution,
at least one a client account number at the client third party financial institution and financial service provider; and,
an amount of funds to be transferred between at least one a client account in the client third party financial institution and at least one a client account at the financial service provider provider; and criteria indicating a recurring, non-recurring or one time ACH transaction.

7. (currently amended) A method for authorizing an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:

prompting a client to enter authentication credentials to access an online interface to a financial provider network;

a) ~~providing an~~ allowing the client to access the online web interface when the authentication credentials are verified on a financial services provider network, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

b) ~~allowing secure access to the online web interface via the internet;~~

c) ~~receiving authorization information and criteria at the interface;~~

d) ~~accepting and acknowledging the authorization information and criteria;~~

e) automatically executing an authorized ACH transaction based on the ~~authorization information~~ ACH transaction parameters.

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8. (currently amended) The method of claim 7, further comprising the steps of:
f) notifying the client of the executed ACH transaction.
g) enabling modification of the ACH transaction parameters authorization
information; and
h) ~~accepting~~ storing and acknowledging the modified ACH transaction
parameters authorization information.

9. (currently amended) The method of claim 8, wherein the access to the online
web interface is via a computer having a web browser application.

Claim 10 (canceled)

11. (original) The method of claim 10, wherein the ACH transaction is an ACH-in
transaction.

12. (currently amended) The method of claim 8, wherein the inputted
~~authorization information includes~~ ACH transaction parameters include information selected
from the group comprising ~~consisting of~~:

a routing number ~~numbers~~ for a third party financial institution;
an account number at a third party financial institution; and,
an amount of funds to be transferred ~~transferred~~; and
~~criteria indicating a recurring, non-recurring or one-time ACH transaction.~~

13. (currently amended) A method for a client to individually set-up and authorize
an automated ~~clearance~~ clearing house (ACH) in transaction, the method comprising the steps
of:

a) providing an online ~~web~~ interface on a financial services provider network to
enable the client to define ACH-in transaction parameters including whether the ACH-in
transaction is at least one of one-time, recurring, and scheduled;
b) allowing ~~a~~ the client to securely access the online ~~web~~ interface via a client
computer having a web browser application;

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- e) ~~permitting the client to input authorization information and criteria via the client computer;~~
- d) ~~accepting~~ storing and acknowledging the ~~authorization information and criteria~~ ACH-in transaction parameters;
- e) automatically executing an authorized ACH-in transaction based on the client ~~inputted authorization information and criteria~~ ACH-in transaction parameters to electronically transfer client funds from a client account at a third party financial institution to ~~at least one a~~ client account at the financial ~~service~~ services provider;
- f) notifying the client of the completed ACH-in transaction; and
- g) enabling the client to modify the ~~authorization information and criteria~~ ACH-in transaction parameters.

14. (currently amended) The method of claim 13, further comprising the step of ~~storing~~ accepting and acknowledging the modified ~~authorization information and criteria~~ ACH-in transaction parameters.

Claim 15 (canceled)

16. (currently amended) The method of claim 14, wherein the ~~inputted authorization information and criteria~~ ACH-in transaction parameters comprises:

- a routing ~~number~~ numbers for a client third party financial institution,
- a ~~at least one~~ client account number at the client third party financial institution and financial service provider; and,
- an amount of funds to be transferred between ~~at least one a~~ client account in the client third party financial institution and ~~at least one a~~ client account at the financial service provider, ~~provider, and criteria indicating a recurring, non-recurring or one-time ACH-in transaction.~~